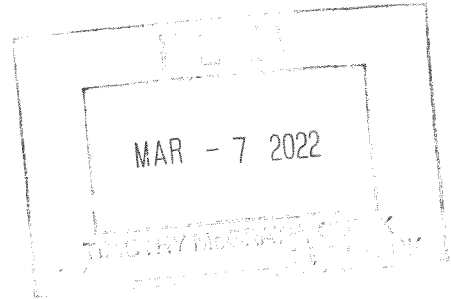


Robin and Xavier Moore  
1608 Kathy Drive  
Yardley, Pa 19067



March 3, 2022

Honorable Eric Frank  
US Bankruptcy Court – Eastern District of PA  
900 Market Street, Ste. 400  
Philadelphia, Pa 19106

**Re: Robin and Xavier Moore  
Chapter 13 Bankruptcy No.; 20-14657**

Dear Judge Frank:

My husband and I are the debtors in the referenced matter. I'm writing as we are at a loss as to what's going on with our bankruptcy proceedings. I'm not getting any answers from my attorney's office. We sold our home on December 10, 2021. A check for approximately \$34,000.00 was issued at the closing table and we were of the understanding that this money was to be used to pay down the remaining debt on our Chapter 13. I was told by the attorney's office representing us, that this check was sent sometime in January, 2022 to the Bankruptcy court or Bankruptcy Trustee. On January 13, 2022, I emailed the Trustee's office to inquire about this check and I was told that they did not have a payment. Again, when I inquire about my case at my attorney's office, I get no response.

We do not know what the balance of our debt is. We've continued to make payments of approximately \$900.00 monthly. There was to be a Motion filed to Modify our claims. When I contacted Keith Sklar's office, I was told that there was a hearing to be held on February 22, 2022 and I thought this was for that Motion to Modify. I emailed his office inquiring as to what happened during the motion hearing, I received no response. So it was with great surprise that I received an Order in the mail on Monday, February 28<sup>th</sup> an Order granting Supplemental Compensation for \$2500.00. As I read this order, the wind was knocked out of me! I was never made aware of this nor served with this Motion so I do not even know what was requested. I

actually inquired of my attorney in December as to whether there would be additional fees and again, I never got response.

Your Honor, my husband and I, we know nothing about bankruptcy at all. We filed as we were under financial duress and fearful of losing our home. We hired an attorney with the hopes of having our interests protected. I paid cash up front of \$1800.00 for Ms. Sklar to work on our petition. (again, I did not know there would be additional costs as I had never seen the original, approved petition). My husband has become ill with painful back problems and now memory issues that will more than likely get worse as time goes on. I must be there for my husband 110% as his health is slowly deteriorating. I'd like to get this bankruptcy under control. I've paid out over \$10,000.00 so far. There should be 3 large items left which are IRS, Santander and Capital One Auto finance. Are these creditors being paid with the money from the sale of our home? What is the balance? Both mortgages were paid at closing. I was given a copy of the current petition by Ms. Blalock but I don't really understand it. Numbers have never been discussed with us. We simply don't know where we stand nor do we know what we can do to make this bankruptcy less stressful, I'm literally losing sleep over it. I have printed my Trustee Report that I do not understand.

I know from Ms. Blalock that there is a hearing on Tuesday, March 8<sup>th</sup> at 1:00 p.m., I will be on the conference call as I simply want to understand what it is that is going on as clearly as possible. I would just like some type of guidance and open communication with my attorney.

I thank you for your kind courtesies in this matter Your Honor.

Respectfully,

Robin Moore



Xavier Moore

